UNITY

"HE HATH MADE OF ONE ALL NATIONS OF MEN"

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OH, YE OF THE LITTLE LOVES

Oh, ye of the little loves,
Who give with the spendthrift hand,
How shall ye ever know,
And how shall ye understand?
How shall ye know the great love,
And how shall ye understand,
Who waste your hearts on a faithless spring
Which ye call the Lotus land?

Oh, ye of the little loves,
Hiding your faces from pain,
What do ye give of the God
For the human that ye gain?
What do ye give of the very God,
For the human that ye gain,
Who break the vase of his precious wine,
And crimson the ground with stain?

Oh, ye of the little loves,
Who kiss in the golden sun,
Could ye but lightly guess
The glory by great love won—
Could ye but guess so lightly
The glory by great love won,
Ye would pierce your breasts with a jealous sword
For the thing that ye have done.

Oh, ye of the little loves,
Who give with the spendthrift hand,
How shall ye ever know,
And how shall ye understand?
How shall ye know the great love,
And how shall ye understand?
Ye waste your hearts on a faithless spring,
And ye die in a winter-land.

—*Emory Pottle.*

There comes to our table regularly a neat magazine with a clean face, but the face is on the back side,—as we make magazines in this country. The title-page is an exact reproduction of the title-page of UNITY, torches, columns and all. Farther than that we cannot go, for the back-acting pages have perpendicular lines, shaped in the mystic type of Japan. We are glad these Japanese like our UNITY title-page. They are welcome to our pattern, and we suspect that the contents are of a kind that would also delight the lovers of UNITY. But we do wish our Japanese and Chinese friends would at least meet the Western world half way by rendering their printed pages in the Roman type. A uniform alphabet would be a step towards a uniform language and the unity of feeling that is being slowly but surely developed in the world. Germany is slowly exchanging its Germanic type for the Roman model. Our Jewish friends are spelling their Hebrew words more and more often in the English or Roman type. When our Russian, Arabic, Hindu, Chinese and Japanese try to spell their words phonetically with the Roman alphabet they will ease the way for their children to become cosmopolitan and gain a better understanding of their neighbors.

The distressing event which recently not only stirred the quiet and beautiful little city of Madison, Wis., but shocked all right-minded people everywhere, should not be interpreted in terms of dismay. That a sweet, innocent little child seven years old should be stealthily snatched from her bed at dead of night, and her body discovered a few days after, floating in the neighboring lake, is an event so atrocious that until further light is thrown upon the subject we are relieved to learn the theory of the coroner, that it was the act of one practically insane, and consequently removed from all analysis and free from the horrible logic of crime. "Unparalleled" is the word that inevitably springs to the end of tongue and pen, and the word contains the re-assurance that restores our sense of security. In all the history of Wisconsin no similar event has occurred, and what is true of Wisconsin is probably true of every State in the Union. It is the one wild, mad accident in an ordered community and a humane age. We are glad of the universal throb of sympathy, aye, the measureless sense of indignity called forth by this invasion of the sanctities of life and home, but we are glad that it was an explosion of insanity and not the depravity of an ordered mind. While we bemoan the death of the innocent child and grieve with the bereaved friends, let us not be void of sympathy with the most deplorable individual in the transaction,—the one who did the fell deed.

Our Exchange, the *Universalist Leader,* seems to discount somewhat the complaint that communities are over-churched. It says:

> "It looks well as a statement that the weak churches ought to unite and have one good church, but as a matter of fact the chances are against the united congregation being larger after a year or so than was any one of the three or four, and as for reaching more of the townspeople by a single church and attracting them to religious interests, there is hardly a probability."

This is a question of fact and not of theory and, in the absence of any statistical study of the problem, our neighbor has as much right to his opinion as we have

to ours. We believe, though, that it would not be difficult to compile a long list of places where a fusion of despairing churches has brought out a more or less successful permanency by the unity of forces. "*Union churches*," particularly in the rural districts of the middle West, are not so exceptional as might be suspected, certainly they are much more numerous than they were twenty-five years ago, but the chief consideration to be urged in the face of the *Leader's* distrust is that we cannot tell how it would work because it has not been fairly tried. The sectarian distrust, the vigilance of the denominational headquarters, the determination of the "secretary," the "presiding elder," the "superintendent" and the "Bishop," to hold all they have, to keep all their churches alive at least in the "Year Book," are among the persistent forces that militate against the workings of the good sense and the inevitable attraction of good people to get together and to work together. "The exceptional man," whom the *Leader* regards as chiefly existing on paper, is not as exceptional as he may seem. In the small town of one thousand or two thousand, with its three or four churches, it is, in the Editor's mind, the question of three or four $600 men or one $1,800 man, and it is often if not always the case that one of the present incumbents with a more adequate living back of him, a more hearty endorsement which the community is almost prepared to give him, if only the hurting and obsolete barriers were knocked down, would be equal to the task of successfully leading a "Union Church." In any case, fusion, combination and unity are in the air in matters of religion as they are effectually in the industries of life. The "Union Church" is confessedly the ideal church in the small community, and it is the business of religion and religious men to convert the ideal into the actual.

It is not likely that UNITY readers will be allowed to forget the appearance of the new Hymn-book prepared with so much labor by Messrs. Gannett and Hosmer. Mr. Sunderland's commendation last week will be followed at an early date by a discriminating sermon on the Hymn-book by Mr. Rumball, of the Rochester pulpit. We wish to reiterate the justification of the *small* hymn-book; a hymn grows in value and power by its repetition. No new hymn can be so good as an old hymn of equal merit, for it is the chorus element in a hymn that gives it a growing power. "Mother's favorite," "father's admiration," and "our pastor's weakness" all enter into the power of the hymn. Few churches hold more than forty-eight Sunday morning services in the year,—perhaps forty services is a high average for the ordinary churchgoer. Two hymns in a Sunday service would give but eighty singings in the year. It is a poor hymn indeed in which pastor and people will not delight more than once a year. Why then menace the power of the hymn by useless multiplication, however good? What is true of the hymn is still truer of the tune. A new tune is always a menace to the devotional life of the hour into which it is recklessly injected. He who loves congregational singing and feels its power will look with apprehension on the divorcement of a favorite hymn from a familiar tune with which it has been associated. It is a species of spiritual vivisection to be compelled to sing an old hymn to a new tune, or to wrench the loved words from the old harmony. We realize that this argument can be pushed too far; we must not forget that new tunes may become old, if nobly conceived and worthily wedded so that association may grow around them. Meanwhile the elders must bear with the innovations, though it call for fortitude. To those who for many years have used the old Unity Hymns and Chorals, the new matchings and novel weddings of old hymns to new tunes in the new edition fill them with apprehension. But the elders should be patient while the rising generation sing nobler words, more nobly wedded, to more worthy tunes. But there is a limit to this. No progressive philosopher will pursuade us to ask a congregation to sing Mr. Gannett's noble version of "The Crowning Day" to any other tune than the tune "Crowning Day," for which it was written. The same will be true of Ellen T. Leonard's matchless "Love for Every Unloved Creature." It was written for the music of "Hold the Fort," and it has been sung into the hearts and memories of many boys and girls now men and women grown. Though the critics may declare that the words are too good for the tune, still the tune has been endeared to many by the words, and it carries Mrs. Leonard's message in a way scarcely to be expected by any new contrivance of notes. Others may take the new Hymn-book's suggestion and ask a congregation to sing Chadwick's "It Singeth Low in Every Heart" to "Materna," or "Rochester,"—whatever tone sequence these names suggest,—but the present writer will never willingly be a party to the singing of the great consolation to any other tune than "Auld Lang Syne," which we suspect was ringing in the ears of John Chadwick when the words came out of his heart to meet at the holy tryst of sorrow.

The Universities Called to Account

UNITY has on previous occasions shown its disposition to listen to the criticism of our higher educational institutions by R. T. Crane, the successful iron-master of Chicago. Not many months ago the pedagogical world was compelled to read his deliberate criticism

written out book-length, to which we called the attention of our readers at the time.

The Chicago *Sunday Tribune,* of the 10th instant, comes to us with a column notice of an article by Mr. Crane published in the technical magazine entitled *Valve World,* which arraigns the large universities on account of the prevalence among the students of drinking and gaming habits and the demoralizations connected therewith. We have not the whole article at hand, but we will take steps to study the same at length, and we commend a similar attention to it on the part of our readers.

The refutation of these charges from authoritative sources is very welcome. It can not be true that even in Harvard College,—that child of Puritan strictness and integrity,—90 per cent of its freshmen drink liquor of some kind, 95 per cent of its seniors are addicted to the same, 35 per cent of them drink heavily, 45 per cent have "two or three 'bats' a year," and 15 per cent of them irretrievably go the way of the drunkard. Mr. Crane suspects that things are even worse at other universities. At Princeton he says: "It is beer! beer! beer!" The town is licensed. On one occasion he believes there were more than three hundred students dead drunk. New Haven, the seat of Yale University, he characterizes as "a dissolute, debauched and whiskey town." Cornell, he hopes, is somewhat better. Columbia, he fears, is the worst.

Having gone so far into the matter, Mr. Crane should, and probably will, go farther. In our innocence we can hope that these figures are exaggerations; at least we cling to the hope that the institutions in the Middle West, with which we are more acquainted, have a better record to show, but, as our readers have had frequent occasion to note, we have not been among those who are complaisant and happy over the existing situation in the best of our colleges. We do know that our college presidents in the Mississippi Valley and the farther West have been greatly exercised over the bibulous and convivial tendencies of student bodies. Not only the increase in the "beer guzzling" habit, but, to our mind, the attendant and initial debauchery of the cigarette, the cigar and the pipe, is manifestly on the increase, with the inevitable lowering of the standard of private morals, ethical earnestness, personal self-control and self-denial that follow in the wake of these habits.

Things may not be so bad in our Western institutions as Mr. Crane's report would indicate them to be in the East, but they certainly are bad enough in the West. There is certainly need of a strenuous protest, a call for a revival of interest in old-fashioned morals, a new appreciation of the clean life, a growing respect for the young man who does not drink at banquets, who does not smoke "for sociability's sake," whose "yea is yea," and his "nay is nay," not proving thereby that he is a *cad,* a *softie,* or "molly-coddle," but rather that he is a hero, a manly boy worthy of confidence and deserving of respect.

Perhaps two forces have worked for the debauchery of the private morals on the college campus, one, the vast increase of wealth in the country, carrying to the campus armies of young men and young women who were drawn thither not by scholarly so much as by social ambitions. They go there with plenty of money back of them; they are after a "good time," and not after learning. Perhaps there are as many abstemious, hard-working boys and girls at Harvard as there ever were; perhaps they represent the 5 or 10 per cent exempt in Mr. Crane's statistics, but there are so many more of the other kind made possible by the increasing wealth of the nation as to make the gruesome figures possible.

The second reason may be found in the fact that the academic emphasis in college study and life has been placed with such prodigious force on community ethics, sociological conditions, the well-being of the State, the welfare of the community and the economic elements in morality, that perchance the external demand of individual ethics, personal morality, the everlasting demands of the decalogue, and the inspirations of the Beatitudes have been overlooked or neglected. Be this as it may, there is need on the campus, as outside of it, for a reiteration of the everlasting gospel of *personal purity, self-control* and *self-denial.*

Science is declaring with no uncertain sound, with ever increasing clearness, that stimulants, whether they be of the mug or of the pipe, are unnecessary in the ordered life. Tobacco and whiskey tend not only to vulgarize, but to brutalize, those who indulge in them. This is just as true on the campus as it is in the shop. This law holds whether the victim wears the greasy clothes of a mechanic or the stuffed trousers of the gridiron.

We are glad Mr. Crane has spoken in this commanding way. If he has over-stated it, he will be promptly corrected. What of truth there be in his charge should be taken seriously and college presidents and college professors ought promptly to put themselves in line with Mr. Crane and to work with him for reform. Perhaps student bodies must be reduced in number by expulsions before they can be raised to the high standards which they ought to occupy in public estimation.

"Read the best books. It will be time enough to read the third or fourth rate books when you have mastered all the first rate. Read above you. We should choose our books as we do our lovers—not so far above us as to be beyond our reach, but far enough to inspire and elevate us."

Declaration of Independence

WE HOLD THESE TRUTHS to be self-evident, that all men are created equal, that they are endowed by their Creator with certain inalienable Rights, that among these are Life, Liberty, and the pursuit of Happiness. That to secure these rights, Governments are instituted among Men, deriving their ust powers from the consent of the governed. That whenever any Form of Government becomes destructive of these ends, it is the right of the People to alter or abolish it and to institute new Government, laying its foundations on such principles, and organizing its powers in such form as to them shall seem most likely to effect their safety and Happiness.

It is not infrequent that we see, in these days of transition and rapid progress, denials of the truths in the above quotation from that initial Document that has so conspicuously influenced the development of this great nation. In the early stages of our history such expressions would have been regarded as almost treasonable. The usurpation of political power by the great wealth-producing and wealth-grabbing corporations, dominated by purely despotic sentiments and methods, and the seeming incompetency of the great mass of citizens to realize any duty or responsibility in the control of them, would make such denials appear quite plausible.

I am pained to see so worthy and capable a man as Dr. Eliot, ex-President of Harvard, aligning himself with these traducers of the ideals of American Liberty. As quoted in the St. Louis *Globe-Democrat,* he says: "The Declaration of Independence made some general affirmations which were not of English origin and never have been universally accepted by political philosophers." Of course they were not of English origin. They were truly American, indeed! and were made by such patriotic "political philosophers" as Benjamin Franklin, Thomas Jefferson, and a host of other true Americans, who demonstrated their theories in the formation of the Confederation which gave birth to an ideal democracy, and further, by "instituting a New Government," and establishing the United States, as the great American Nation. It is undoubtedly true that these ideals have not been completely realized, but that is no reason why we should abandon them.

Dr. Eliot further says: "The statement that all men are created equal is manifestly not true in every sense." No one needs to claim that it is,—certainly not in a mathematical sense. The "equality," "rights," "liberty," etc., are what pertain to enlightened citizens, not what might be claimed by defective men, ignorant savages, or criminals. In a literary sense, the words as used are eminently true. No unperverted mind is misguided by them. All other denials may be likewise refuted. All the limitations of the phraseology hinted at by the learned Doctor are implied in the sentiment expressed, and such perversions of their use are unworthy of any true American.

Mountain Grove, Mo. GEO. L. LIPSCOMB.

A great book that comes from a great thinker,—it is a ship of thought, deep freighted with truth, with beauty too. It sails the ocean, driven by the winds of heaven, breaking the level sea of life into beauty where it goes, leaving behind it a train of sparkling loveliness, widening as the ship goes on. And what a treasure it brings to every land, scattering the seeds of truth, justice, love and piety, to bless the world in ages yet to come.—*Theo. Parker.*

THE PULPIT

Life's Profound

SERMON BY JENKIN LLOYD JONES.

Canst thou by searching find out God? Job. 11:7.

We live in a world of awful contradictions. Here life is pinched by cold, frozen to death in blizzards, while other lives in other regions are scorched by summer heats, parched by torrid winds. Where a great city throve and thousands of innocent women and children slept with a sense of confident security, the very earth reeled, palaces tottered, churches crumbled, and homes were licked into ashes by the merciless flames. Pestilence carries its contagion on the wings of balmy winds; epidemics and famine strike guarded homes, and the forethought of man is as helpless in the presence of the catastrophes and the calamities of Nature as a birch bark canoe in ocean billows that beat on a rock-bound coast. Healthy bodies are woven through and through with the possibilities of agony. Sickness smites the youthful, the virtuous, the useful and the honorable, and death often seeks a shining mark. Not alone sin, but virtue, brings its tortures. The excellent, perhaps more often than the wicked, are torn by disappointments, humiliated by seeing worthy plans miscarry, high schemes thwarted, noble purposes strangled by selfish desire, by timid greed, by the persistency and the success of less worthy schemes and purposes. Little children go to untimely labor; they lose their fingers and, what is much worse, their ideals, in the cogs of the wheels, material and immaterial, that grind out the coin that clothes in silks other children, no more beautiful, no more sensitive. Pale mothers toil and suffer at the wash-tub, with the needle, or at any other task that yields a little bread and a little heat in winter, that other mothers, no more loving, no more noble, may ride in their automobiles, nibble dainty food, and travel over the earth in search of a new sensation, a fresh excitement or a culture still more refined.

Such facts as these bring us face to face with life's profound, which grows with knowledge, deepens with experience, enlarges by reflection. Small souls alone presume to solve with Bible texts and easy maxims the awful riddle of life. It is a shallow philosophy that says, "Be good and you will be happy;" "Be honest and grow rich." It is a superficial religion that says, through the mouths of small preachers, "Go to now! be happy and contented; trust in the Lord; he will take care of you and yours." The question of the ages, the unsolved mystery of being, the paradox of the universe, is present every day of every life. It is this: How to reconcile with faith, hope and love, the pain, disappointment, sorrow and death ever in evidence. That the universe is ordered no one can doubt,—but is it kind? Knowledge everywhere awaits us, but wisdom halts.

The book of Job is one of the few immortal books because in it ancient genius confronted life's profound, faced the awful paradox, broke through the conventional theology of that day and ours, and

confessed the mystery and the majesty of the universe.

Aeschylus, the great Greek poet, bound his "Prometheus," the fire-bringer, the friend of man, to the rocks, a helpless prey to the vultures that tortured him by permission, if not by commission, of the Olympian gods themselves.

Goethe entangles the soul of the aspiring, truth-seeking Faust in the snares of the cunning Mephistopheles. Shakespeare drives the "melancholy Dane" to the awful question, "To be, or not to be," in the presence of the heart-racking knowledge of sin and shame. Byron sets his "Manfred," the independent will, to battling with what seem to be the defiant forces of nature, and Victor Hugo sends his Jean Valjean a hunted exile through the inhospitable world.

Let the book of Job, the literary masterpiece of the Bible, one of the few unquestioned classics in the literature of the world, beside which there are probably only five or six others to occupy the top shelf in the library of humanity, help us to face life's profound.

The characters in this drama of religion, philosophy and life, are few: Jehovah, Satan, Job, his three friends, Eliphaz, Bildad and Zophar, and the young enthusiast, Elihu.

Jehovah here appears not as the national God of the Jews; he has no "chosen people." Here is no allusion to priest, temple, Jerusalem or Jordan, but here is the Creator of the world, the Life of Nature, the Father of humanity, who sits on the throne of the universe, whose ways are beyond finding out.

Satan in this poem is the sheriff of the Almighty, the investigating officer. He is in the secret detective service of Jehovah. It is his business to find the weak spots. Such an office inspires cynicism. He is habitually skeptical of the fundamental integrities; he believes that ever man has his price, and it is his business to find that price, to test the excellencies of the man and report the same at headquarters.

Job is a prosperous patriarch, an honorable sheik, "an upright and good man," "fearing God and departing from evil;" and he is possessed of seven sons and three daughters, seven thousand sheep, three thousand camels, five hundred yoke of oxen, five hundred she-asses, and servants innumerable.

Eliphaz, Bildad and Zophar are three pious deacons of ancient orthodoxy, well meaning pietists whose faith is of the early Jewish type and very like that of conventional Christianity. They are on familiar terms with Deity; apparently they have entered into his secrets and think they have fathomed the mystery of life and the methods of God with man. In the face of life's profound they are confident in their diagnosis, oracular in their theology.

Elihu may be considered as a young theologian just from school, a sprig of divinity, a little more radical than his elder associates, with ready epigram at the end of his tongue. But his fine speeches and searching sentences are cheapened by an air of assumption that irritate the listener and weaken the argument.

The scene is laid partly in heaven, partly in the land of Uz, which may be located anywhere in the Arabian country where patriarchs and sheiks are most at home. It is a realm in the geography of the poet as is Prospero's island in the Bermuthas, an ever-abiding reality in the geography of Shakespeare.

The plot is simple, direct. Into the presence of Jehovah, with the other sons of God comes Satan, returning from his wanderings upon the earth, where he had been trying the inhabitants thereof. Jehovah inquires for Job, the good man. Satan reports him all right in conduct but doubts his motives; insinuates that if he were shorn of his good fortune he would probably be as bad as any of them. Permission is given him to try this good man, and horrible catastrophes rapidly befall the honored and honorable patriarch. Messenger follows hard upon messenger to announce the plundering of his cattle by marauding neighbors, the fire that destroys his stores, the storm that levels his house, crushing his children, and at last there falls upon him a loathsome disease that leaves him a helpless, suffering wretch, cast upon the ashes of his lost estate. His very wife calls upon him to "renounce God." And still the poor old man exclaims, "Naked came I from my mother's womb; naked shall I return thither. Jehovah gave; Jehovah hath taken away; blessed be the name of Jehovah. . . . Shall we receive good at the hand of God, and shall we not receive evil?"

In this predicament the three old friends seek him and sit with him for a season in silence. With him as with many others, sympathy unmans where pain fails, and Job breaks down. There is a little murmuring, a little regret, and profound perplexity. Then these deacon friends begin their exhortations. They assume that the suffering must be the result of sin, gross sin, on the part of Job,—all the more sinful because hidden. Against this theory Job maintains a stalwart resistance. The friends who had sympathy with him in his material affliction have no charity for what they deem his spiritual infirmities. No prosy deacon ever worried an afflicted back-slider in more pious strains nor with more presumptuous logic than did these friends in their effort to offer spiritual consolation to the sorely tried man; but all their consolations assumed moral delinquency in the victim. Their words fell like pitiless hail upon the head of the sufferer; their assumption was that if there should be repentance and humiliation, the burden would be lifted.

This is not only the kernel of ancient Judaism, the assumption of much of the prophetic teaching, but it is the frame-work of much that passes for modern theology. "Honor thy father and thy mother that thy days may be long upon the earth." Today as then, there are those who would account for physical as well as spiritual ailments by moral causes. Like the friends of Job, they reiterate the inane platitudes of a shallow philosophy, familiar throughout the ages: Given the right attitude of mind, the proper thinking, and the great grind of the world would be averted; the majestic mills of God would stop their grinding, and the great ladder of the Eternal, the rounds of which are pain and trial, would be changed into a sentimental lad-

der of roses upon which souls may be lifted into the celestial presence with sweet sighs, languishing emotions, and pious epigrams. Still the confusion of Job's friends attains,—God prospers the worthy and ruins the fortunes of the impious. Zion is built up by prayer; the wicked city is destroyed by fire. Full church coffers are evidences of God's smiles. Still men expect to reinstate themselves in the favor of the Almighty by confession.

In the face of all this sophistry, God's rain and sunshine "fall upon the just and the unjust"; pestilence strikes the virtuous and misses the profligate; disease halts not to inquire into the theology of the smitten. Honesty has proven over and over again mighty poor policy to get rich by, while a dull conscience has made many a man wealthy.

Job, like the staunch heathen that he is, rejects their diagnosis, denies their theology and refuses the remedy. He does not know why it all is, but he holds fast to his integrity. With round after round these three friends assail him through three successive bouts, except that Zophar does not appear in the last round. Each harangue is answered by Job, vigorously, fearlessly. These preachers ring the changes on the doctrines of temptation and retribution; they bend the real facts, they create imaginary ones, unconsciously assuming that they are talking to one more wicked than themselves. Job, with argument, satire, anger, entreaty, denies their premises and entreaties and holds fast to his integrity. From the start our sympathies are with the smitten bankrupt, as the author meant they should be. We resent with him the pious verbosity of his friends and rejoice in his retorts and his taunts.

No doubt ye are the people
And wisdom shall die with you.
Convince me, and I will hold my peace.
O that I might speak with the Almighty,
O that I might reason with God,
For ye are forgers of lies,
Physicians of no value, all of you.
O that ye would altogether hold your peace,
This truly would be wisdom in you.

Job is not without his arguments,—the weakness of man, the transitory character of his life and the manifest triumph of the wicked who often

Grow old, yea, become mighty in substance,
Their children are established in their sight with them;
Their houses are in peace, their cattle increase,
Their children dance. One dieth in the fulness of his prosperity,
Being at ease and quiet. Another dieth in the bitterness of Soul, and hath nottasted pleasure. Alike they lie down in The dust, and worms cover them.

But these facts do not break down Job's faith in the essential integrity of the universe, the God of whom is yet his Vindicator.

As long as my breath is in me,
And the Spirit of God is in my nostrils,
Never shall my lips speak falsehood,
Nor my tongue utter deceit.
God forbid that I should acknowledge you to be just.
To my last breath I will assert my integrity,
I will hold fast my innocence and not let it go.
My heart reproacheth me for no part of my life.

There are eight speeches from the friends and eight replies from Job, and then the young Elihu steps in. By roundly rebuking all of them, he tries his hand and succeeds in giving us a glimpse of a higher explanation; he does open up the subject a little more, but his logic is confusing, and even the argument of "necessary discipline" seems inadequate. At last, in response to the frequently expressed wish of Job, the voice of Jehovah himself is heard out of the whirlwind. He does not deign to explain or justify, but in strains of magnificent poetry enforces the infinity of truth and the finiteness of man, the unfathomable ways of the Eternal, and the wise agnosticism which is the end of the profoundest philosophy, the beginning of the purest religion, the sure foundation for the highest devotion. Jehovah does not condescend to argue with man, as he is too often represented as doing in other parts of the Bible and so often summoned to do by the modern preacher, but with sublimity seldom reached in literature he asserts that his ways are beyond finding out; the finite cannot contain infinity.

To this voice Job gives heed and humbly submits.

I know that thou canst do everything,
And that no purpose of thine can be hindered.
Who is he that darkeneth counsel by words without knowledge?
Thus have I uttered what I understood not;
Things too wonderful for me, which I knew not;
Hear thou, then, I beseech thee, and I will speak!
I will ask thee, and do thou instruct me!

The prose epilogue or last act is an anti-climax, more true to conventional art than to life. It is an unreal touch in the great drama, and one cannot escape the suspicion that it is by another hand. Indeed, the prose prologue and epilogue furnish the justification, the frame-work, so to speak, of the poet or poets, or the afterthought of a lesser mind.

In this epilogue Job is again restored to his former supremacy. Jehovah gives him twice as much as he had before,—fourteen thousand sheep, six thousand camels, a thousand yoke of oxen and a thousand she-asses. He is given seven more sons and three more daughters, of whom it is said there were none so fair. His sisters and former acquaintances hastened to congratulate him, and at the banquet each gave him a piece of money and a ring of gold; he lived one hundred and forty years after that to enjoy four generations of his descendants, and then he "died, being old and satisfied with days."

But this is not the way of the Almighty. It is not the way of life. Life's profound is not solved in any such way. The plot in a dime novel does not answer the questions of philosophy, does not tally with the deep experiences of the soul. The centuries that have intervened have not yet settled the question of Job. The explanation of evil, the Mystery of pain, the secret of suffering, the anxieties of life, still remain among the unfathomed profundities, the unmeasured heights. Nobleness is not now, any more than then, a guarantee of prosperity. Life is never measured by externals. The universe is not ruled by a despot who deals out special providences to loyal subjects and visits special penalties on the delinquents.

More clearly than the Oriental poet should we see that there is a deeper meaning in the universe than the perfection of the human plot within the narrow limits of one life on earth. Man must ever fit himself into the great cosmic relations, for the universe will not adapt itself to his little schemes and petty needs. Whatever or whoever we are, we are a part

of this great order, borne along upon the bosom of mighty laws that are farther reaching than human vision can penetrate. The swing of the planets takes not note of the peevish wishes of the human infant. More clearly than Elihu we see that there is discipline in the severities of life; that the ruggedness of the universe makes stalwart souls; that sorrow refines and calamity ennobles, and that the highest gift of religion is not comfortable surroundings or an easy conscience, but noble effort under a rebuking and an aspiring conscience.

Great agony is known only to great souls. Alas for the soul that yields to that which it ought to resist; that is embittered by that which might refine; that is made sour by what ought to sweeten.

Job grew impatient with the man-made programs for God, but when the voice of him who swings the planets, controls the seasons, holds the deep in the hollow of his hand and guides the stars in their courses was heard, he was silenced, awed, submissive.

We find great poetry in this book of Job, measured by many standards. In this single poem of the elder world, this nameless waif floated down the stream of time, the ancient world of human thought, life, conduct, is again largely restored. As the arts and sciences of the sixteenth century are reflected in Shakespeare, so here we find reflected the astronomy, geology, mineralogy, zoology and sociology of the Syrian world, perhaps of the third and fourth centuries before Christ. Here we meet Arcturus, Orion and the mysterious influences of the Pleiades, with perhaps a forecast of the Copernican theory. Here we find the Aurora Borealis in brilliant description, tornadoes, whirlwinds, clouds and dews, mining, smelting, a long list of precious stones, writing, engraving, music, the vine and the olive, honey, butter and cream. The thistle that chokes the wheat, weeds that crowd out the barley, modes of travel and military art, all are here embedded as embellishments to the poet's great thought. The spider, moth, vulture, raven, stork, ostrich, eagle, hawk, lion, jackal, mountain goat, the hind, crocodile, hippopotamus, and the wonderful description of the horse found in the thirty-ninth chapter, all testify to the observing eye of the poet.

All these nature touches have been magnified, enhanced, made more beautiful by modern science. The telescope has enlarged Arcturus and increased the attraction of the planets. The microscope tells us that the wings of the butterfly as well as the back of the crocodile are cased in armor, and the lines of Job may be applied to the scales in the one as well as in the other. They are

United with each other, as with a close seal.
They are joined one to another
So that no air can come between them.
They cleave fast to each other,
They hold together and cannot be separated.

But more wonderful than these nature touches and reflections of social life are the frankness, courage, aye, the modernness of the philosophy, morality and religion of the poem. In the light of all our thinking and experience, still we have life's profound. The thought of Robert Browning rhymes with the piety of Job.

Each faculty tasked
To perceive him, has gained an abyss, where a dewdrop was asked:
Have I knowledge? confounded it shrivels at Wisdom laid bare.
Have I forethought? how purblind, how blank, to the Infinite Care!

The latest learning of the schools joins with the teachings of the ancient bard in rebuking disputants and encouraging devotions. The unsolvable problems still remain, but we can, with the hero of this poem, "hold fast to our integrity." We may not probe the mystery, but in the words of another successor of the ancient poet, we may

Feel, although no tongue can prove,
That every cloud that spreads above,
And veileth love, itself is Love.

The "Prometheus" of Aeschylus is still bound upon the rock, enduring the endless torture that belongs to him who would befriend man and urge him forward. Dante must still wander through the tortures of the Inferno if he would win a sight of the fair Beatrice and catch a vision of celestial glories. The sensitive soul of Hamlet is still tortured by the sins of of others, and wrestles with the fundamental problems and agonies of the pure in heart. And the defenceless head of poor old Lear still welcomes the merciful driving storm without, which is benignant compared with the more bitter spiritual agonies born out of human ingratitude. Manfred, Faust, Jean Valjean, are types of the Titans that must needs be strengthened and purified by wrongs, tyrannies, solitudes, anxieties and temptations. For,

"By the thorn road and none other
Is the mount of vision won."

Serenity is allied to sublimity, and the sublime is reached only by climbing.

We may not know the Almighty God unto perfection. Even the drama of human life is inexplicable to us, for we have but a fragment of it to study. The first chapters in the storv of man have been lost and the final chapters have not been written, but we have an epitome of it in the shorter story of our own experience, and this proves to us that we have no abiding lease on the earth. We are at best transient tenants. But we know enough to know that better the salty tears of the defeated, on high lines, than the sugary smiles of success on the low lines. We feel, though we may not prove, that Emerson is right when he says, "The laws above are twin sisters to the laws below." The enigma of life is solved by heroic surrender to circumstances but everlasting defiance to the wrong.

Says Thomas Carlyle:

The book of Job is one of the grandest ever written. It is a noble book! All men's book! It is our first statement of the problem of man's destiny and God's way with him here on this earth; and all in such flowing outlines; grand in its sincerity, in its simplicity, in its epic melody and repose of reconcilement—sublime sorrow, sublime reconciliation; oldest choral melody, as of the heart of mankind; so soft and great as the summer midnight, as the world with its seas and stars. There is nothing written, I think, in the Bible or out of it, of equal literary merit.

And all this always holds because life's profound finds expression in the enkindled speech of genius, and that means not only literary immortality, but a spiritual treasure, the triumph of religion.

No one knows who wrote this deathless classic. There is scarcely a hint of the race or the age to

which he belonged. Perhaps the signature was deliberately omitted. The author may have had more faith in truth than in man's hospitality to truth. To the humiliation of humanity let it be known that the heralds of advanced thought, of universal religion, have often been compelled by a brutal age to slip out of sight through the secret gate of the anonymi. It is said that one-third of the books of France in 1832 were anonymous. "The Vestiges of Creation," "The Letters of Junius," "Essays and Reviews," "Ecce Homo," "Supernatural Religion," "The Creed of Christ,"—all came unowned into the world to shock the prevalent theology, to deny the current creeds, to rebuke the bumptious confidence of ecclesiastics.

So did the author of this great free-thinking tract, this prophet of humanity, withhold his name from this inspired tract of universal religion which he gave to all times; this gospel of humanity, of submission, of ethical independence, of spiritual integrity. Or perhaps the ungrateful ages omitted the name from the sentences they could not destroy. To this the old Semite might well retort in the language of the great Greek—

Strike, but hear me! I am weak, but my words are strong.
Individuals may die, but the truth remains.

"Canst thou by searching find out God? Yes, we can find him in the deathlessness of great things, in the conquering power of truth, in the winning grace of love, in the very terrors of righteousness, in the confusion of the selfish, the imbecility of the self-seeker, the bigot and the partisan, however specious their arguments and noisy their clamor; in the Power that enabled the plague-smitten man on the dung-heap to say:

As long as my breath is in me,
And the Spirit of God is in my nostrils,
Never shall my lips speak falsehood,
Nor my tongue utter deceit.
God forbid that I should acknowledge you to be just:
To my last breath will I assert my integrity.
I will hold fast my innocence, and not let it go.

At Eighty-three

Instead of a sermon, may I tell a story,—a truly story, as the children say? It is about a woman who was eighty-three the other day and hasn't any thought of dying yet. She is called by the local press in the hustling Western city of 60,000 pushing, progressive people, where she lives, "the most active business woman in it," and what is more she has made such a signal success of her business that she is not only the talk and pride of the town, but is attracting the respectful and appreciative attention of leading magazine writers and publishers in the East. Let me give you a little picture of her before she got into the newspapers and magazines. It was twenty odd years ago. The town wasn't so big then by half, but it proudly called itself "the Peerless Princess of the Plains." It was just after the big boom days of 1886, when the high tide of inflated values receded and left so many of its inhabitants stranded. In Market Hall on Sundays something new, even for this new city which, but a few years before, was a cattle-camp on the Santa Fe trail, was attracting some attention. This was liberal religious services and preaching from the Unitarian point of view. There was no organized church as yet. A little band had met from Sunday to Sunday before this first minister came and they had read liberal sermons by M. J. Savage and others and found themselves in growing sympathy with the rational views there given. Some of these people had been members of Universalist or Unitarian churches elsewhere. By and by they got together, directly largely by Rev. Enoch Powell, who was stationed at Topeka, Kansas, and who was then serving as a sort of Unitarian Bishop in that section. Through him arrangements were made to get a minister of their own to see what could be done towards getting a church started. Notices were placed in the papers and many came largely out of curiosity to hear some new thing. Some came again and others did not. One Sunday a tall, elderly woman with determination and seriousness writ in every wrinkle of her tense, intelligent face, made herself known to the young preacher. She did not flatter him,—but she expressed interest and enlightenment in what she had heard. "The first Unitarian service she had ever attended," she remarked. "She had been a Methodist," with emphasis on the "had been." She became not only interested in the new movement for a more rational and liberal interpretation of religion, but she identified herself with the movement. She paid out of her slender means for the support of it, and she attended the meetings every Sunday. Then she took the young preacher under her wing and was a sort of grandmother to him. She was living alone in a business block. At her suggestion the young minister secured a room in the same building, which served as study and bedroom, too. She was frail looking, but very much in earnest, for better things. She seemed determined to do something that was worth while, but as yet she hardly knew what it was she would do. She was practically alone in the world and all but penniless; she was sixty years of age, and apparently the physical infirmities of age were upon her. But she began systematically and determinedly to take care of her health. She made herself do things. To a large extent she cooked her own meals, ate sparingly but judiciously, and she was never idle in the daytime. She was out of doors all sorts of weather. She interviewed business men in their places of business, professional men in their offices. She did not use "soft soap." She went straight to her point with clear-cut argument and forcible appeal that her clients could not get around. In a way she developed her own business. Beginning with nothing, she now has a business of from $2,000 to $3,000 a year. How did she do it? She just made up her mind to do it and she did. Some years before, the doctor had told her she would die if she did not get out of doors into the open air. She had no money to travel or pay board, so, as a last resort, she undertook to sell a book. The title, it is said, was, "What a Woman Can Do." In the light of her subsequent achievement the title was prophetic. She is now considered one of the most successful publishers' agents in America. She makes a specialty of De Luxe editions, authors' editions in complete sets, and first class periodicals and magazines. The minister handed her a circular letter he had received from the publisher of the *Forum* in reference to getting some one to solicit subscriptions. She took the job, and in a year had placed five hundred copies in the town. During the boom days she had sold something like a hundred sets of the Ninth Edition of

the Encyclopedia Britannica at $150 per set in the little Western city. But now, with nearly everyone in debt, that line of business was out of the question. So she took up the matter of placing first class magazines. She did not spare herself work. When she could not get her customer to pay for the whole year in advance, she would let him pay in monthly installments, and she delivered and collected for them herself. It made a lot of work, but she wasn't afraid of that. It was her salvation and she knew it. The saving truth of St. Paul's exhortation,—"Work out your own salvation," she verified in a very literal and unmistakable way. Then she took up the Curtis publications and she placed them by hundreds. She won valuable cash prizes by getting subscriptions in competition with the whole of America. Just the other day the publishers sent her a congratulatory letter on the occasion of her eighty-third birthday and made her a present of a set of historical works with wishes for her continued good health and success. It is said by one of the leading publications which she represents that she has the largest number of magazine subscribers of any agent in any one city in the world. This was the achievement of a frail woman who, a quarter of a century ago, at the age of nearly sixty, was about to die, as the doctors thought, and who looked feeble enough to the ordinary layman to fully justify the statement. Said she to the minister one day about the time she began to get a new lease of life,—"I seem now just beginning to live." Her first husband was a doctor. They lived in St. Louis during the latter part of his life. She said she had nothing to do then but dress and attend social functions. She did not have any other interests, outside of her family. But by and by her husband died. She had two sons, both young, when their father passed away. There was little left of her husband's estate when all bills were settled. But somehow she saw a new light. Necessity compelled her to work. But that wasn't all. Something touched her spiritual nature and she dedicated herself to the service of others. This she did in a very plain, matter-of-fact business way and she made a business of it. This business was to supply good reading to the homes of the people. It was a city greedy of gain and enamored of material interests, and she educated it to read and pay for the best books and magazines. One of her sons died while young. The other lived to manhood, but he too passed away about twenty years ago. So now, having no children of her own, she has adopted all homeless children of the city and at the present moment is as busy as a bee raising money for a children's home in the city where she lives. Some woman in the East, knowing of her benefactions, gave her $1,000. This she turned over to the proposed home. The first President of the Unitarian Society there, a leading lawyer and judge, who has since passed on, gave $500. Many of her friends throughout the land have received from her hand recently letters and circulars about the enterprise, asking their co-operation from a dollar upward, and there is no doubt that the money will be raised. The home, at the suggestion of one of the large contributors, is to be called after her name,—the "Carter Memorial Home for Children." She never takes a vacation. In a letter of four perfectly legibly written pages, she says, among other things, that if she stopped work she would die at once. It is work that keeps her alive and alert and happy. The minister who knew her over twenty years ago and noted with surprise and humility her wonderful achievements, was quite as fully impressed with her influence as a moral and educational force as by her business sagacity and achievement. He thought then that he knew of no mere minister in the city of her home who exerted a wider or more beneficent influence. Today, at eighty-three, it might be said no teacher or minister is doing more for the social and educational uplift of the city than this woman, who, at the age of sixty, began to busy herself with matters of public welfare, and who, at the age of eighty-three, is still the embodiment of dauntless will and persistent energy. She cultivated a public taste and demand, not only for better reading, but for the better sort of amusements and entertainments. She managed lecture courses successfully. It called for much hard work, but she got accustomed to that. After she paid her debts, every penny of the two or three thousand dollars which she received every year in the shape of commissions, went toward supplying public needs along progressive lines, before they were popular enough to be paid for out of the public purse. Thus the city where she lives owes to her its drinking fountains along the streets, its better public library, better equipped schools and colleges, and a public sentiment and taste for better things generally. In addition to the children's memorial home, her next project will be to help establish a crematory as the most sanitary method of disposing of the dead. So, from childhood to the grave, humanity is her concern, and right efficiently and nobly has she served its varying needs.

She was New England born. Up among the hills of Vermont at a little town that I had never heard of before, she saw the light of day while John Quincy Adams was still President. She was Number Thirteen in a family of seventeen. At seventeen the spirit of restless adventure seized her and she told her mother she was going to Nashua, New Hampshire, to work in the mills. Her mother knew better than to deny the determined, sharp-eyed maid, and so she packed up her meager outfit and set off on a four-day stage trip across the hills, over the mountains and down the winding valleys toward Concord. Here she was glad to exchange the jolting stage for the scarcely less jolting steam cars that had just begun to run from Concord to Boston. She got at first the munificent sum of 50 cents a week and board and room. Later she paid for her own room and boarded herself on three dollars a week. When she attracted the admiring attention of Doctor Carter, a young and handsome physician of much promise, but of few patients, the admiration was mutual. After they were married she continued to work in the mills until they thought they had enough to set up housekeeping. Later on they went to the far Western city of St. Louis, where the doctor built up a good living practice, and here they remained until the time of his death, which came unexpectedly and while he was in the prime of life. She thought it was the end for her, the end of hope and life. But it wasn't, as all agree who know her at eighty-three. When she wrote to her former minister, calling his attention to her birthday celebration and saying that she was asking friends to send cash contributions from a dollar up for the purpose of providing for a children's home in her town, her former pastor, being short of money, sent her some verses

which he wrote for the occasion. They run something like this:

When I am eighty-three,
I hope that I may be
As bright and blithe and brave,
And fearless of the grave,
As full of youthful zeal
As you for common weal,
When I am eighty-three.

When I am eighty-three,
May I have learned to free
Myself from senseless things,
And find the way that brings,
To all who need new joy,
Like you without alloy,
When I am eighty-three.

When I am eighty-three,
May I as valiant be,
As you and full of fight
To spread the saving light
And further human right,
With all my soul and might,
When I am eighty-three.

When I am eighty-three,
May I have learned to flee,
Like you, from low desire,
And still retain the fire
And passion to aspire
And help the world up higher,
When I am eighty-three.

When I am eighty-three,
Life and felicity
Like you may I find
In serving human kind
And the town where I reside
With benefactions wide,
When I am eighty-three.

When I am eighty-three,
Then may I learn to see
What shows by faith's pure light
To those who reach the height,
Like you of life's fond quest,
Where vision is the best,
When I am eighty-three.

When I am eighty-three,
No better crown for me,
Than that like yours that's won
By kind deeds wisely done,
For little ones who need,
Their praise my highest meed,
When I am eighty-three.

When I am eighty-three,
May I as youthful be
For enlightened liberty
And active charity,
And all that makes for worth
Of life upon the earth,
When I am eighty-three.

When I am eighty-three,
If that I ever see,
I'll thank my stars I knew
Just such an one as you,
Whose life has given the lie
That eighty-one should die,
Since you are eighty-three
And lively as can be,
And I but fifty-three.

Tyngsboro, Mass. NAPOLEON S. HOAGLAND.

Whoever is wronged is thereby my fellow-creature, although he were never so before. Scorn, contumely, chains, unite us.—*Diogenes.*

Tower Hill Letter

Dear UNITY:

We are back in the harness once more; and if it does not chafe anywhere, and if the prospect of hard work is a delight and not at all a burden to the mind, it is largely because of the delightful two months spent at Tower Hill. This, and much more, is a cause for gratitude which can not well be put into print; but I would like a little space to say a word or two.

In these days, when the cost of living is soaring high beyond all reason, it is becoming more and more difficult for modest folks to provide for a vacation. Besides, the average vacationist from the city is not content to leave the social grind behind; he demands all kinds of stimuli, social and individual, which create the American summer resort, with its rounds of gaieties which require planning and toiling and dressing, and many of which introduce the same old round of competition and rivalry and friction which drive so many city folk to the edge of social and physical bankruptcy.

At Tower Hill none of these artificialities and extravagances exist. They are not necessary. They who go there do not go for that kind of thing. Not that we can't have a good time. We can; and we do. But we are not tempted to pay a foolish price for doubtful pleasures. So the cost of living is kept to a wholesome minimum in every respect.

If the spirit of the place excludes the artificial and the extravagant, it strongly tends to that cheerfulness and good fellowship which are produced by the simple association of men and women with a good degree of common sense, who love children and appreciate nature, and who come away from the city because they really and truly want the country. If it requires talent to be an organizer, it requires a higher kind of talent to be a dispenser of good cheer and a breeder of good fellowship with a minimum of organization. This talent exists on Tower Hill, and accounts for the uniform contentment and good will in its atmosphere. You feel it at breakfast when the Paterfamilias comes in, radiating geniality; the geniality of a nature big enough to overflow without knowing it. You feel it all day and every day, if you are not a hopeless pessimist, because there is nothing to produce the opposite feeling.

In a country so beautiful as those hills, with the Wisconsin river winding through and the rich scenery of wood and valley where the road is an everlasting enticement, no one with a pair of eyes to see and a pair of legs to walk with, could be in danger of stagnation. If there were any such danger, there are efficient helps to prevent it in the courses of the summer school. It is not my part to comment on these; that has been done already in these columns so much better than I could do it. But we came away, the whole family of us, with a real affection for the dispensers of music and nature-lore, and the accumulated store of the modern gospeller whose spirit imbues the whole. We are wistful for the Hill, now that vacation is over; and we hope to taste its joys again.

Chicago, Sept. 8, 1911. OSCAR C. HELMING.

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THE FIELD

"The World is my Country, to do good is my Religion."

HOW ENGLISH CHILDREN ARE TRAINED

Lady St. Hellier writes, in *The Century Magazine,* of the radical changes which have overtaken methods of education for children in England during the past thirty or forty years. People whose memory goes back so far "can hardly realize or understand the ease and facility with which instruction is now imparted." A picturesque and fascinating curriculum has taken the place of the dry and hard methods which formerly made school days "a very dreary memory." Observation and demonstration have taken the place of dreary text-books, so that the process of learning becomes an unconscious one to the pupil. The books used are largely beautifully illustrated ones, teaching the elements of zoology, geography, astronomy, and history. Kindergarden methods are also largely used and the schoolroom is made a delightful spot. At home the schoolroom is the best room in the house, making it a place of real happiness for the child and afterward a place of delightful memories. At preparatory schools the greatest attention is paid to healthy physical training and athletics.

The changes in education for girls have been much more radical than those for boys. The whole curriculum has been enlarged and the more serious side greatly emphasized. The aim now is to concentrate energies on subjects for which the girl has a distinct vocation. No time is wasted in teaching music to girls who have no ear for it, or drawing to girls who have no artistic talent. Every girl learns French and German, and the foreign classics are open to them, including many books formerly forbidden. Even public speaking is taught to girls through weekly debating-classes. Some of these are held in the houses of leading public men.

Lady St. Hellier believes that the whole scheme of education has been uprooted and that the changes have the great merit "of developing the individuality of each child, of teaching it self-reliance and courage." She discusses this subject from the point of view of children of the aristocracy, rather than those of the upper middle classes. This will account for her statement that, with the development of the intellectual side of girls' lives, needlework and domestic interest "have taken a back place." But this she regards as in many ways unfortunate. Few girls of the classes she writes of "can cook a chop, make an omelet, darn a stocking, put on a patch, or make a buttonhole." She believes that perhaps in time housewifery may become a part of the curriculum for this class of girls, just as it now is in the English elementary education scheme. She declares that "a good knowledge of housekeeping of the management of servants, of the keeping of accounts, and of cooking, goes a long way to secure domestic happiness."—*Literary Digest.*

Much has been heard of late of the modern world's neglect of the Bible. That the demand for it is enormous, in spite of this alleged neglect, is indicated by the following staements which we quote from a recent book, "The Bible and Modern Life:"

"Twenty-seven Bible Societies are printing the Bible; one in the Unitel States, three in Great Britain, and twenty-three on the European continent. These twenty-seven societies reported an aggregate output in 1910 of 12,843,196 Bibles.

"It is conservatively stated that more copies of the Bible were sold last year than of any other hundred books of the world combined. The Oxford Press turns out 20,000 Bibles a week. The British and Foreign Bible Society prints the Bible in 400 languages. The head of one of the great publishing houses of London stated recently that it had been impossible for several years for the house with which he was connected to print Bibles rapidly enough to supply the demand. It was stated that the Boxer War in China would drive Bible religion from that empire, yet the issue of Bibles for China last year was 428,000 copies. The American Bible Society published and distributed in 1910, 2,153,028 copies of the Bible. The total annual issues of Scriptures are over nineteen million volumes."—*Literary Digest.*

OFFICIAL PUBLICATION.

Annual statement of the Adirondack Fire Insurance Company of New York, in the State of New York, on the 31st day of December, 1910, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 333,211.99
Interest and dividends	15,785.47
Profit on sale or maturity of ledger assets	211.52
Increase in book value of ledger assets	221.28
Agents balances previously charged off	393.06
Total income	$ 349,823.32

DISBURSEMENTS.

Losses paid during the year	$ 217,419.02
Expenses of adjustment and settlement of losses	2,815.76
Deposit premiums returned	4,553.78
Interest or dividends to stockholders	10,000.00
Commissions or brokerage	87,597.76
Salaries, fees and all other charges of officers, clerks, agents and employees	6,794.35
Rents	575.16
Printing and stationery	57.24
Legal expenses	2,544.67
Underwriters' boards, fire department and salvage corps, fees, etc.	1,452.56
State, insurance departments, taxes and fees	6,723.42
Decrease in book value of ledger assets	296.88
Agents' balances charged off	216.09
All other disbursements	997.87
Total disbursements	$ 342,044.56

LEDGER ASSETS.

Book value of bonds and stocks	$ 315,889.75
Cash in bank	82,595.77
Agents balances	67,137.66
Total ledger assets	$ 465,623.18

NON LEDGER ASSETS.

Interest due and accrued	2,966.67
Gross assets	$ 468,589.85

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due	$ 3,656.76	
Book value bonds over market value	18,289.75	
Special deposits to secure liabilities in Georgia	10,800.00	
		32,746.51
Total admitted assets		$ 435,843.34

LIABILITIES.

Losses in process of adjustment or in suspense	$22,088.49	
Losses resisted	12,316.74	
Total	$34.405.23	
Deduct reinsurance	9,721.17	
Net amount of unpaid losses		24,684.06
Total unearned premiums		179,753.69
Dividends due		250.00
Salaries, rents, bills, taxes, etc.		19,470.22
Total liabilities		$ 224.157.97
Less liabilities secured by special deposits		1,908.64
Balance		$ 222,249.33

BUSINESS IN ILLINOIS.

Total risks taken during the year	$1,276.541.00
Total premiums received during the year	16,393.49
Total losses incurred during the year	10,452.41

G. A. MITCHELL, President.
R. H. McKELBY, Secretary.

Subscribed and sworn to before me this 27th day of January, 1911.

ANNIE NIEBRUGGE,
(Seal) Notary Public.

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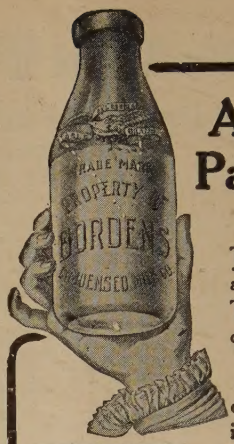

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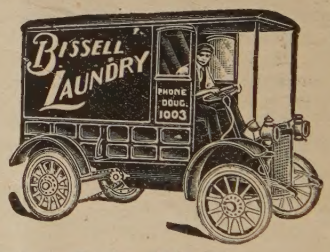

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